



The Lincoln eLetter



Blanche Lincoln – U.S. Senator for Arkansas

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In every Congress since 2004, [I have introduced legislation](#) to help small business owners afford health coverage for themselves, their employees, and their families. My plan includes the following components that are currently a part of the Senate health insurance reform bill:

- tax credits to help small businesses afford coverage
- insurance “exchanges” through which consumers can compare insurance plans side-by-side to choose the option that is best for them
- insurance market rating reforms that limit what an insurer can charge based on age
- insurance market reforms that ban the practices of denying coverage based on pre-existing conditions or increasing your rates when customers get sick

My plan also includes allowing private insurers to sell plans nationwide with a strong federal administrator that would be able to negotiate for quality and affordable coverage, a concept that has now emerged as yet another critical part of the framework for national health insurance reform.

This week, [I introduced an amendment](#) to build on the help for small businesses already included in health insurance reform legislation before the Senate.

As the bill is currently written, small businesses that contribute at least half of their employees’ health care costs would receive a tax credit. The full amount of the credit would only be available to employers with 10 or fewer full time employees with annual wages averaging \$20,000 or less. My proposal expands the wage threshold to \$25,000. This will allow more small business workers to access a more valuable credit. By expanding the tax credit, my amendment will ensure we are able to help the businesses that need help the most, and provide that relief immediately.

Small businesses are the number one source of jobs in our state and the economic engines of our local economies, and thus addressing their needs is critical in the health insurance reform debate.

As always, please feel free to [contact me](#) via the Internet or by phone. I look forward to hearing from you.

With Arkansas Pride,



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